

Does Entrepreneurial Mindset Catalyse Business- turnover by Women Managing Small and Medium Enterprises? Evidence from What Works in Kenya

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ABSTRACT

This paper explores the effect of entrepreneurial mind-set on business turnover of women-owned Small and Medium Enterprises (SMEs) in Kenya. The study had three objectives aimed determining the effect of: i) education and business training on business turnover, ii) soft skills training on business turnover, and iii) overall entrepreneurial mindsets on business turnover. The study used an explanatory mixed methods research design premised on pragmatism paradigm. The study was anchored on Resource Based View (RBV) Theoretical framework propounded by Adegbite (2019) which explains how women can utilize resources to grow their businesses. Slovenes formula using 800,000 population of KWFT beneficiaries was employed to determine a stratified random sample of 400 women entrepreneurs from Kakamega, Kilifi, Machakos and Vihiga Counties in Kenya. Quantitative data from questionnaires coupled with qualitative case studies were used. The study revealed that education and training provided during training varied in intensity of coverage across the study locales with women located in Kakamega, Machakos and Vihiga more prepared compared with their counterparts in Kilifi Counties. Second, there were positive and statistically significant correlations between type of business and business turnover ($r = .707^{**}$, $p = .01$) and type of business and entrepreneurial mind-set ($r = .483^{**}$, $p = .01$). Third, there were positive and no-statistically significant correlations between study locale and all other study variables. Further, positive and statistically significant correlations between business turnover and skills gained ($r = .587^{**}$, $p = .001$), and business turnover and entrepreneurial mind-set ($r = .359^{**}$, $p = .05$) were established. However, further qualitative case study data analysis using interviews and focus group discussion (FGDs) revealed that entrepreneurial mind-set, which is a combination of business training and soft skills/life skills (e.g. curiosity, creativity, problem solving, communication and collaboration, resilience), were not covered adequately during programme intervention. It is recommended that programme providers should make a policy shift towards providing a comprehensive intervention model that incorporate entrepreneurial mind-set as part of their capacity building through lifelong learning which has been demonstrated to be a critical driver that can spur business turnover among women managed SMEs not only in Kenya but other Sub-Saharan African countries.

Keywords: Entrepreneurial mindset, education and training, Nurturing soft skills, Small and Medium Enterprises, Kenya

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1. INTRODUCTION

1.1. Background and Context

The concept of Entrepreneurial mindset, which is a component of lifelong learning, is relatively new but generally refers to the unique cognitive, affective and psychomotor orientations that enables individuals to identify and exploit opportunities to create value in a business context (Shane & Venkataraman, 2000). The main characteristics of entrepreneurial mindset incorporate the ability to recognize and act on opportunities, take calculated risks, persist in the face of obstacles, think critically and solve problems, and innovate to create new solutions. When customized to entrepreneurship, some scholars opine that an entrepreneurial mind-set is a key driver of economic growth and development, as it leads to the creation of new businesses and the generation of employment opportunities which invariably lead to business growth and turn over.

Lifelong learning, and by extension entrepreneurial mind-set means also creating and sustaining a positive attitude to learning for both professional and personal development. Employers need to recognize and reward the effect of lifelong learning, particularly the entrepreneurial mind-set component, to avoid losing out or lacking critical skills in their workforce. They should have responsibility for participation in learning that encompass creativity and resilience. It exists a shift in how programmes design and invest in training, education and employee development. By optimizing the potential of entrepreneurial mind-set employers, business and society as a whole can benefit those employees who actively upskill (i.e. learning new skills or teaching workers new skills) and reskill (i.e. learning new skills to do a different job, or training people to do a different job) and so enhance their employment prospects.

In Turkey, a study by Gurol and Atsan (2006) on entrepreneurial characteristics among university students found that individuals today have had a general realization that entrepreneurship is the centres of high and stable economic growth. They argue that entrepreneurship and small and medium enterprises (SMEs) have been recognized as critical drivers of economic growth and development particularly in business opportunities that generate profits. Their findings established that SMEs contribute to more than one-third of the GDP in emerging and developing economies and account for 34% and 52% of formal and informal employment, respectively. There has been exponential growth in development and technology fuelled by information and driven by entrepreneurial knowledge, skills, and mind-set (United Nations Development Programme ,2021). There is no dispute that the socio-economic contribution by women entrepreneurs across the world makes to the global economy, statistically showing that SMEs run by women entrepreneurs tend to yield higher returns and are more financially stable compared to businesses managed by men thus creating a sense of security for investors.

In Austria, a study by Kizner (1997) on entrepreneurial discovery and the competitive market process hypothesized that a focus on the role of an entrepreneurial mind-set has the potential to contribute significantly to the study of entrepreneurship. In regard to Small and medium enterprises, an entrepreneurial mind-set seeks to explore new opportunities, take risks, embrace and manage changes and uncertainties and the ability to identify and exploit opportunities in a reactive, creative, and innovative manner (Krueger, Raillery, & Crsrud,2000). In the same vein, Tuluhungwa, (2019) study on entrepreneurial training and soft skills development posit that Soft skills training can additionally help women entrepreneurs to develop life skills such as communication, teamwork, and leadership, which are important for building relationships with customers, suppliers, and employees.

Sik (2016) study on creativity in a cross-domain collaboration observes that creativity is vital for the growth of SMEs in understanding the thinking capacity of how individuals approach a challenge and motivation to focus on the issue to improve their business. He elaborates that creativity and innovation are considered to be the engines of economic growth. Further, creativity is one of the most important factors contributing to a more complete and satisfying life, and is one of the main keys to survival in modern organisations (Sik, 2016). Various creativity tools and techniques the use of which is the organisation's competitive advantage have been widely practiced in larger companies over the last decades (Sik,2016).

Forlani and Mullin (2002) study on perceived risks and choice in entrepreneurs' new venture decisions counsel that risk taking plays an important role in the success of a business in today's world, it's an essential strategy for the growth of SMEs based on how Entrepreneurs perceive risks, make realistic decisions, and manage the risks. Entrepreneurs need to perceive problems as potential opportunities to learn and improve their businesses. The researchers expound by stating that risk-taking is the willingness to engage in calculated business risks that enable entrepreneurs to seize opportunities in the face of uncertainties. In addition to monetary risk, risk-taking typically entails social and physiological risks. Risk-taking is a strategic element of the entrepreneurial mind-set as it is essential for the growth and success of small and medium enterprises (SMEs) based on how entrepreneurs perceive and manage risks (World Bank,2021)

In Nigeria, women entrepreneurs have demonstrated a strong entrepreneurial mind-set and have been making strides in starting and managing small and medium enterprises. However, they face significant challenges in accessing and controlling resources due to cultural norms and legal barriers. According to a study by the International Labour Organization, Nigerian women entrepreneurs experience discrimination in accessing

finance, land, and other resources compared to men. Additionally, traditional gender roles in Nigeria often place the burden of household and caregiving responsibilities on women, leaving them with less time and energy to focus on their businesses.

Ratten and Usmanji (2021) study on developing an entrepreneurial mindset to promote the economic empowerment of women entrepreneurs in Pakistan opine that an entrepreneurial mindset, which is a component of lifelong learning, enable individuals to continuously identify and pursue entrepreneurial opportunities is a crucial factor in the business turnover and economic empowerment. Other studies have delved into determining some of the ways in which an entrepreneurial mind-set can enable women to achieve appreciable business turnover and become economically empowered. Some of the identified mechanisms include: opportunity identification and innovation, risk-taking and resilience, networking and collaboration, financial management and sustainability, amongst others.

In Kenya, Wamalwa and Ngahu (2019) study on the effectiveness of training as a tool for empowering women entrepreneurs have identified some critical indicators of entrepreneurial mindset to include education and business training. According to the two researchers, education and training can help women entrepreneurs to acquire the technical skills they need to produce high-quality goods or services. For example, they point out that training programs can teach them how to use new technologies, such as computer software or machinery, to improve their operations. Additionally, they opine that technical and business training can help women entrepreneurs to develop the skills they need to manage their businesses effectively.

Nyabenge and Iravo (2018) study on entrepreneurial mindset and performance of women owned SMEs contend that positive mindsets have enabled women entrepreneurs to manage their finances effectively and plan for long-term sustainability. They specified that the training should include concepts that enable the women to budget, forecast, and manage cash flow, as well as understanding the importance of reinvesting profits back into the business. For example, a woman-managed SME in Kenya can identify a gap in the market and develop a new product or service to fill that gap. With regards to risk taking and resilience, the duo argued that an entrepreneurial mindset enables women-managed SMEs to take calculated risks and bounce back from setbacks. This includes being willing to experiment with new ideas, learn from failures, and adapt to changing market conditions (Nyabenge & Iravo, 2018).

Orodho and Kirimi et.al. (2023) revealed that lifelong learning is a critical driver of economic empowerment for women managed small and medium-sized enterprises (SMEs) in the country. They noted that at household level, lifelong learning leads to improved household income enabling the women entrepreneurs contribute and improve their family's standard of living. Results further revealed that women entrepreneurs who participated in KWFT mentorship programs were not only able to start viable income-generating activities, resulting in increased household income, but also improved the health status of their families. The Orodho, et.al (2023) study concluded that lifelong learning is an intervention that works to stimulate a range of benefits to women -managed SMEs enhancing women economic empowerment albeit disproportionately across the study locales.

It is instructive to emphasize that an entrepreneurial mindset is a crucial factor in the economic empowerment of women-managed SMEs in Kenya. It enables them to identify opportunities, take risks, build networks, manage their finances, and plan for long-term sustainability. Thus, it is arguable that mind-set of an entrepreneur not only determines the success of his/her business in the current competitive market, but also cultivates a positive mental attitude knowing that things could go wrong and taking up the challenge as a way to improve and learn from their failures is a better option in the circumstances (Orodho & Kirimi, 2023). The mind of an entrepreneur should be continuously searching for new ideas and innovations since curiosity leads to trying out creative tactics that are likely to boost their business and make changes that advance the SMEs to the next level. For women to cultivate an entrepreneurial culture, there is a need for an entrepreneurial mindset to improve their business by embracing change, focusing on the bigger picture, and adopting the mentality of risk-taking. It helps women create value by recognizing resources and acting on the opportunities presented to them.

Njeru and Ngugi (2020) study on effectiveness of training as a tool for empowering women entrepreneurs established that training in entrepreneurial mindset helps individuals and women to develop new ideas, create employment opportunities, increase wealth creation, reduce poverty, creation of high-quality products and services. Entrepreneurial mindsets manifest through innovativeness, creativity, and risk-taking. Entrepreneurial innovation portrays willingness and tendency to achieve desired innovation demonstrated by strategies, behaviours, activities, and processes innovation results in new products and services, better services, and lower prices. Additionally, entrepreneurial mind-set has been linked to the financial performance and growth of SMEs. Research has shown that SMEs owned by entrepreneurs with an entrepreneurial mindsets are more likely to achieve higher revenues and profits than those without this mind-set. Additionally, an entrepreneurial mind-set has been linked to higher rates of innovation and new product development, which can lead to increased competitiveness and growth (Njeru & Ngugi, 2020).

1.2. Problem statement

Despite the robust literature which suggests that lifelong learning ,especially entrepreneurial mindset provides hope for business growth ,the context in which women operate portray a an overall scenario that seems to indicate that programmes programme administrators are overwhelmed since they face multifarious and intertwined challenges of developing more innovative mechanisms to improve the provision of interventions that meet the growing demand and expectations of the population (Wamalwa & Ngahu,2019). There is a dearth of research evidence showing how entrepreneurial mindset as a component of lifelong learning can be incorporated into programme intervention models as a solution to address these challenges. Furthermore, the distinctive components of entrepreneurial mindset such as ability to take risks, build networks, manage their finances, and plan for long-term sustainability that prepare women and spur their economic empowerment have not been well conceptualized within the current programmes in Kenya.

Additionally, in Kenya, 23% of Small and medium Enterprises are owned by women and have been singled out to bring major contributions to the country's economy. On paper, it is also documented that the Government of the Republic of Kenya, investors and financial institutions have provided numerous financial and non-financial programs to help set in motion SMEs (Kenya National Bureau of Statistics,2023). Yet, on the ground, it is apparent that the numerous businesses, particularly those managing Small and Medium Enterprises do not seem to perform well while other businesses perform exemplary well despite gaining financial and nonfinancial help. This contradicting scenario indicates that there is no clear research evidence regarding the models that can catapult business growth especially the role entrepreneurial mind-set of the entrepreneurs. It is against this backdrop that this paper sought to answer the crucial question “Does entrepreneurial mind-set catalyse the business turnover for women managing Small and Medium Enterprises in Kenya”?

1.3. Purpose and objectives of the study

The purpose is to investigate the effect of an entrepreneurial mind-set on business turnover of women managed Small and Medium Enterprises. Three specific objectives guided this study.

1. Determine the effect of education and business skills training on business turnover of women managed Small and Medium Enterprises.
2. Assess the effect of Soft- Skills training (Curiosity, creativity &problem solving, adaptability & resilience, communication &collaboration, risk-taking and resilience, critical thinking and innovation, Leadership).
3. Establish the effect of entrepreneurial mind-set (combination of 1&2) preparation on business turnover.

1.4. Theoretical framework

The Resource Based View Theory (RBV) Framework propounded by Adegbite (2019) was employed in this study. The framework is useful as it explains direct understanding of how an entrepreneurial mind-set can provide women entrepreneurs with the necessary resources to grow their businesses and attain enhanced business turnover. According to Adegbite (2019), RBV is a strategic management theory that suggests that a firm's competitive advantage is driven by its unique resources and capabilities. These resources include tangible assets such as financial and physical resources and intangible assets such as reputation and intellectual property (Ajzen,1991).

1.5 The Conceptual Framework

The conceptual framework displayed in Figure 1, for this study posits that there is a direct effect of entrepreneurial mind-set (independent variable) on business turnover (dependent variable) by women managing SMEs. Competing with the independent variable is the intervening variable comprising of business policy framework for SMEs and amount of start-up capital). Entrepreneurial mind-set refers to the level of education and business training, soft skills training including communication and collaboration, resilience and risk-taking; Networking and financial management (Krueger,2000) . These variables directly have an effect on business turnover-other variables such as policy and amount of financial capital held constant.

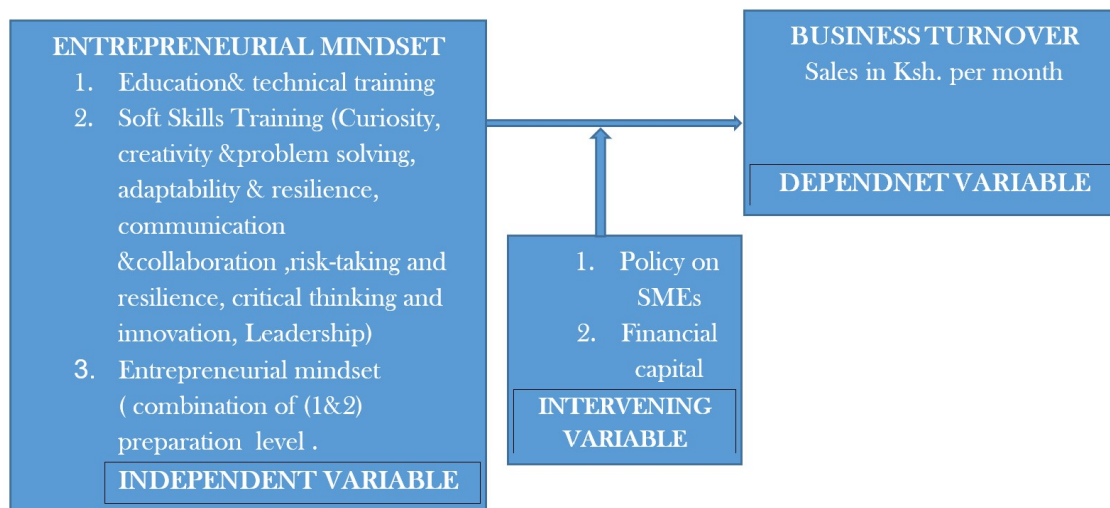


Figure 1: Relating Entrepreneurial mind-set and business turnover

Overall, the conceptual framework provides a useful guide for exploring the relationship between entrepreneurial mindset and business turnover by women managing SMEs.

2. RESEARCH DESIGN AND METHODOLOGY

2.1. Study Design and Locale

The study employed sequential explanatory mixed methods research design premised on participatory paradigm. The design commenced with the quantitative data and followed by qualitative methods encompassing key informant interviews, focused group discussions and case studies. The study was conducted in Kakamega, Kilifi, Machakos and Vihiga Counties in Kenya.

2.2. Study Population and Sample Size

From a population of KWFT 800 000 women beneficiaries as of the date of undertaking the study, Slovenes formula as quoted by Yamane was used to determine the sample size of the study. Using the formula:

$$\text{Slovenes formula is given by } n = \frac{N}{1+Ne^2}$$

Where n = the desired sample size

N= 800,000 as of 2018

e=the marginal error, $e^2= 0.05^2$

Substituting relevant values, we obtain:

$$n = \frac{N}{1+Ne^2} = \frac{800,000}{1+800,000 \times 0.05 \times 0.05} = \frac{800,000}{1+2,000} = \frac{800,000}{2,001} = 399.8 = 400$$

This sample was randomly distributed into four strata representing the regions of study namely: Kakamega, Kilifi, Machakos and Vihiga Counties. The quantitative phase of the sequential explanatory mixed methods research design utilized the entire sample of 400. The qualitative data in phase two of the study purposively sample about 10.0 percent (about 40 case studies) spread across the study were collected using observations, key-informant interviews and focus group discussions.

2.3. Data collection instruments and Data Collection Procedure

2.3.1. Questionnaire administration

Questionnaires were used to collect quantitative data for the first phase of the mixed methods research design. The second phase used key informant interviews, observations and community visitations checklists to collect qualitative data (Orodho,2017). The Computer Assisted Personal Interview (CAPI) using Survey Solutions technique which is shift from the Paper Assisted Interview (PAPI) was employed. The process of data collection was enhanced by the use of research assistants (RAs) drawn from KU-WEE interns and other departments such as gender, business studies, management and curriculum studies and trained on the use of the CAPI research tools. Data coding was done using the customized Survey Solutions, analysed using Excel, STAT and SPSS Software and then followed by data presentation via tables and figures. Primary data was collected by means of a questionnaire and tabulated appropriately for ease of further extraction and analyses.

The Focus Group Discussions

The evaluation team conducted the FGDs in a private, secure and well ventilated hall to ensure the confidentiality of the participants as depicted in the photograph in Figure 1 . The participants gave a verbal consent before the photograph and video recording of the proceedings was undertaken. The supervisor assured the group members that information gathered would be treated with the confidentiality it deserves and analysed anonymously without divulging the names of respondents (Orodho, Nzabairwa, Odundo, Waweru & Ndayambaje,2016a). Figure 2 illustrates process of conducting focus group discussion in this study.



Figure 2: Focus Group Discussion

During the course of discussions, members were referred to using the pseudo names agreed upon by the women respondents. During analysis, these pseudo names were changed to ensure anonymity in data and information identity.

2.3.2. Field Visits Interviews/ Community Walkabout

The field visit interaction was done in a venue conducive to the exercise. Invariably, this was done in one-o one mode or in a group depending on the type of business and the approval of the participants. The research team inspects a flourmill process in Kakamega County. The entrepreneur seems to have put in place health security measures to ensure the maize is not contaminated before milling.

The one on one interview is conducted with strict adherence to COVID-19 health protocol of keeping distance, wearing face masks and having sanitizer on site to be used after the interview. This setting also keeps confidentiality by not disclosing the identity of the interviewee.

2.3.3. Key Informant Interview (KII)

The one on one interview was conducted with strict adherence to COVID-19 health protocol of keeping distance, wearing face masks and having sanitizer on site to be used after the interview. This setting also keeps confidentiality by not disclosing the identity of the interviewee. Figure 4.1 and 4.2 illustrates how key informant interviews were conducted with utmost confidentiality.

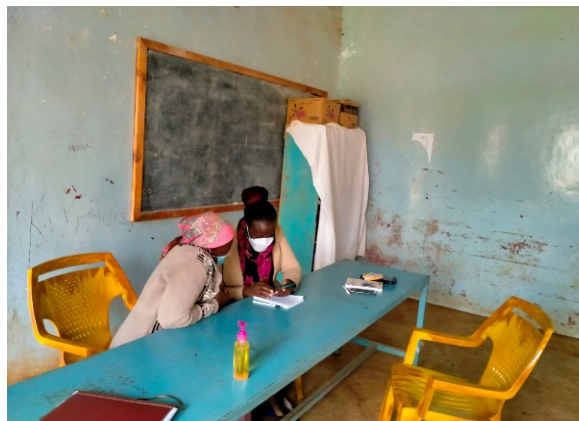


Figure 4.1. Three interviews in one room

Figure 4.2. One interview in a room

Note that conducting interviews with women by women or men requires a well ventilated, clean private room in which the information gathered can be guarded and the two parties confident about the security of data provided. At all times, the COVID-19 protocol was observed in terms of keeping good distance a part and wearing of masks.

2.4. Data Analysis

The Survey Solutions Software program provided for the use of Excel, STATA and the statistical Package for Social Sciences (SPSS) for quantitative data analysis (Orodho, Khatete & Mugiraneza, 2016b) . The research team largely used the SPSS for quantitative data analysis and the Atlas. ti for qualitative data analysis.

3. FINDINGS AND DISCUSSIONS

3.1. Formal education and Business Training on Business turnover

The first objective sought to determine the effect of education and business training on business turnover.

3.1.1. Formal Education by Study Locale

The study revealed that the majority of women managed SMEs had varied levels of education by location of study. Figure 5 shows that women in Kilifi County predominantly had attained formal education with majority comprising 34 percent having reached primary school level compared to their counterparts in other counties of Kakamega, Machakos and Vihiga.

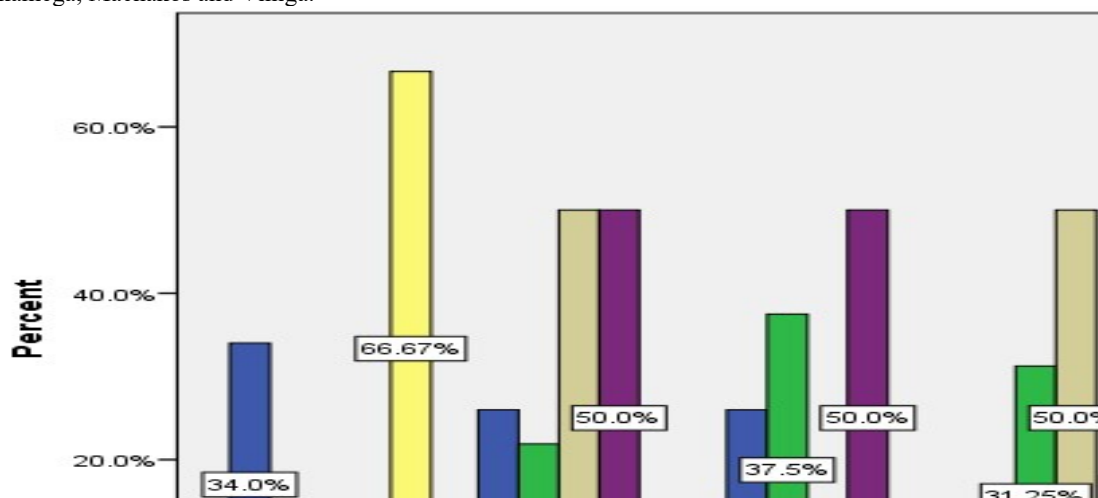


Figure 5: Level of formal education by study Locale

Among the women with primary school as their highest level of attainment were located in all counties with majority being in Kilifi County (34.0%) Kakamega County (26.0 %), Machakos County (21.6%) and Vihiga County (14.0%). However, women with secondary level were located Kakamega County (37.5%), Vihiga County (31.25%) and Machakos County (21.88%). Women who had university level of education were concentrated in Machakos (50%) and Kakamega County (50.0%). Overall, women entrepreneurs in Kakamega, Vihiga and Machakos Counties had attained higher levels of formal education compared to their counterparts in Kilifi

County.

3.1.2. Business Training and Business Turnover

Training in business varied by location of study, with women in Vihiga and Kakamega Counties constituting 33.3 % and 26.7 %, respectively reporting to have been trained. In contrast, less than half women, comprising 45.45 % in Kilifi County and 24.45 % in Machakos County had not undergone business training.

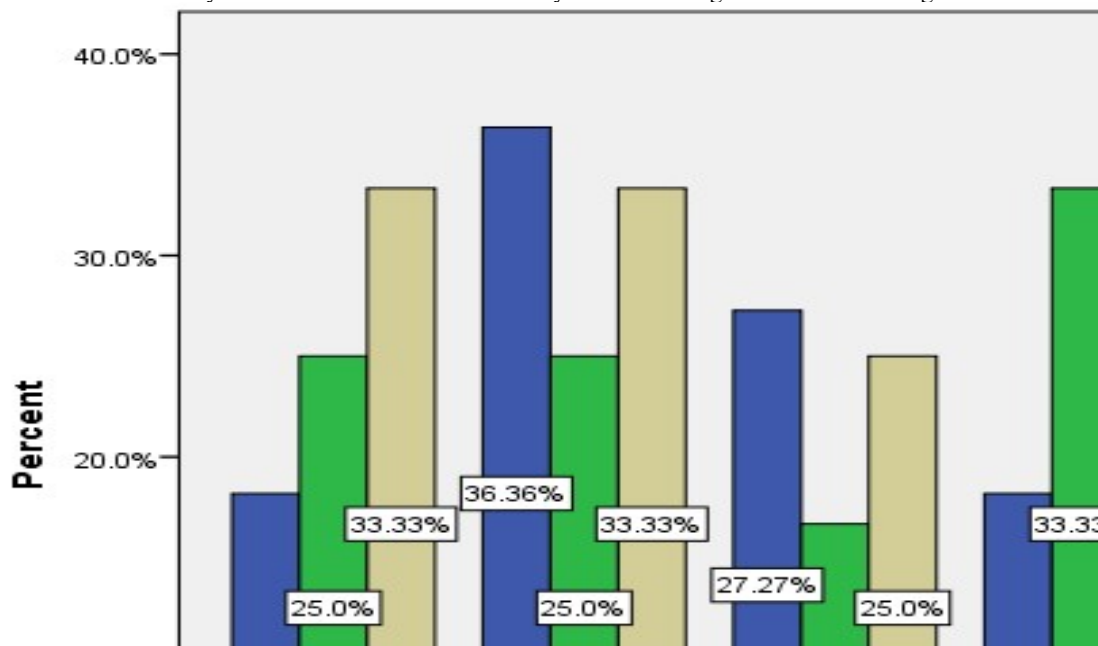


Figure 6: Training in Business

Women who reported that they had received good business skills were located Kakamega and Vihiga Counties with a similar percentage 33.33%. Those in Machakos and Kilifi Counties who had received good business skills comprised 25.0% and 8.33%, respectively. Women participants who reported to have received average to above average level of business skills were located in Kilifi County. This finding indicates that the women in Kilifi County comparatively received lower intervention in business skills compared to their counterparts in other study locates.

On probing how the knowledge and skills obtained from training has been put into use, business owners from Kakamega and Machakos noted that:

After the KWFT training, the skills I received especially on loan management have enabled me to spend my money well hence getting benefits and profits from my business. Am able to know when am making profit or loss. I was only trained on loan management and not business development.... the knowledge was useful because it enabled me open new business of a shop (BK 02,07 & BM 09).

Commenting on the mode of training received from KWFT provider, a participant averred:

In the past years, women used to receive training for about a year and also had different workshops compared to now where the training is shorter and also the intensity of the syllabus was broad. The training varies across the groups since its content and methodology seem to be largely determined by the individual bank representative attached to a particular group and the needs of that group. In other cases, bank representatives visit the trained women's monthly meetings to offer training on the bank products and utilisation of various loans offered. This is done alongside other activities such as debt collection.

3.3.1. Correlation between variables

The Pearson's Product Moment Correlation was utilized to compute the correlation between some key variables from Business owners of interest to this study. The results are displayed in Table 1.

Table 1: Correlation between study variables (N=35)

Variables correlated	Type of Business	Business Turnover	Skills Gained	Study Locale	Entrepreneurial Mind-set
Type of business	1.000	.707**	.177	.034	.483**
Business Turnover		1.000	.587**	.041	.359*
Skills Gained			1.000	.041	.177
Study Locale				1.000	.377
Entrepreneurial Mind-set					1.000

The study established that there were positive and statistically significant correlations between type of business and business turnover ($r = .707$, $p = .001$) and type of business and entrepreneurial mindset ($r = .483$, $p = .001$). There were also positive and statistically significant correlations between business skills gained and entrepreneurial mind-set. Additionally, there were positive and statistically significant correlations between business turnover and skills gained ($r = .587$, $p = .001$), and business turnover and entrepreneurial mind-set ($r = .359$, $p = .05$). However, there were weak and no statistically significant correlations between type of business and skills gained ($r = .177$, $p > .05$), type of business and study locale ($r = .043$, $p > .05$), business turnover and study locale ($r = .041$, $p > .05$).

3.3.2. Analysis of Variance (ANOVA)

Table 2: Analysis of Variance (ANOVA)

Variables by Business turnover	Source of variation	Sum of Squares	df	Mean Square	F	Sig.
Type of business	Between Groups	93.294	2	46.647	16.699	.000
	Within Groups	89.391	32	2.793		
	Total	182.686	34			
Skills Gained	Between Groups	8.550	2	.451	9.487	.001
	Within Groups	14.421	32	.051		
	Total	22.971	34			
Study Locale/County	Between Groups	.107	2	1.252	.043	.958
	Within Groups	40.171	32			
	Total	40.171	34			
Entrepreneurial Mindset	Between Groups	12.782	2	6.391	8.055	.001
	Within Groups	25.389	32	.793		
	Total	38.171	34			

There were significant mean differences between types of skills and business turnover ($F(2,32) = 16.699$, $p = .000$), business skills gained and business turnover ($F(2,32) = 9.487$, $p = .001$) and entrepreneurial mind-set and business turnover ($F(2,32) = 16.699$, $p = .001$). There was no significant mean difference between location of study and business growth ($F(2,32) = 0.043$, $p = .958$).

3.2. Training in Soft Skills and Business Turnover

The data contained in Figure 7 shows that training did not focus more on aspects that nurture entrepreneurial skills during training. An equal number of participants, constituting 20 % considered curiosity and critical thinking to have been covered during lifelong learning interventions that involved mentorship and follow-up programmes. It was also noted that an equal number of women, comprising 14.29 % considered communication, as well as adaptability and communication to have covered during lifelong learning sessions. Creativity and collaboration was cited by 11.43 % of women participants. Leadership skills were reported by only 8.57% of the participants.

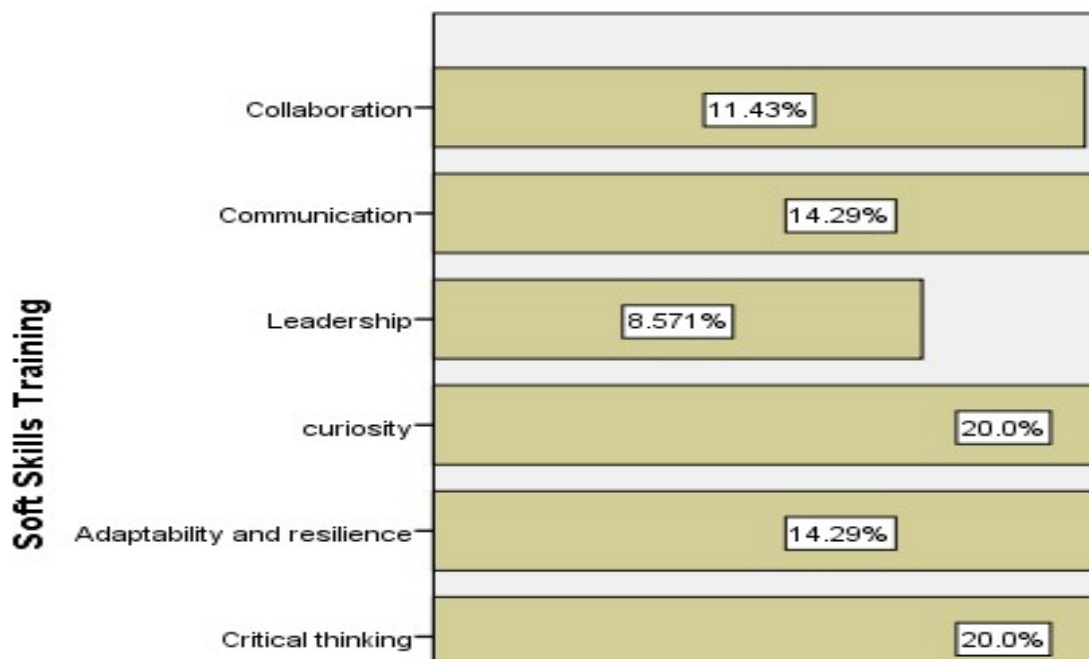


Figure 7: Soft Skills covered during training

3.2.1. Critical Thinking and Problem solving on business turnover

It helps with rapidly changing economic and technology advancements, when businesses are exposed to risks of errors and lost opportunities. Strength in business critical thinking skills is required for the strong decision-making and problem solving skills that move a business forward and yield more profits. This was observed in Kilifi County and Vihiga Counties where some women in SMEs were concerned about how to transform their businesses to yield higher turnover.

Entrepreneurs develop critical thinking and try to solve problems. This notion was stressed by one women entrepreneur who stated that:

In my business there are circumstances when I must make hard decisions to ensure my business grows and yield profit.I usually must deeply consider the prevailing situation, observe trends in my business when I make low expected sales before making decisions about the next step to take. ...The steps made should be the kind of steps that make you move forward and ensure you overcome the challenges...life is challenging but one must keep moving forward.... You just have to find the solution for a problem in your own not only in business but entire life. (BWV05)

Action-oriented is crucial to business growth and turnover. One woman noted that:

Aspiring entrepreneurs have a bias for action. They know that knowledge without action is meaningless. The woman kept on saying that when you have nothing to do, do not do it here. The only way to get started in real business is to quit talking and begin doing something useful.

3.2.2. Curiosity and business turnover

Curiosity enhances a person's ability to learn and quickly overcome obstacles to gain new expertise. In time of enormous business change, those in IT leadership positions need to build teams that continuously improve their skills, and it can be done by encouraging curiosity. Curiosity enhances a person's ability to learn and quickly overcome obstacles to gain new expertise. In time of enormous business change, those in IT leadership positions need to build teams that continuously improve their skills, and it can be done by encouraging curiosity.

3.2.3. Creativity and business turnover

Entrepreneurial mindset incorporated creativity which is the ability to think about a task or a problem in a new or different way, or the ability to use the imagination to generate new ideas. Creativity enables SMEs employees to not only solve complex problems but also find interesting ways to approach tasks. In the study, women were observed to exhibit creativity when they changed from one business to the other using new ideas from women peers in their networks.

Women participants explained instances where they applied creativity in their businesses.

To start this business of MPESA started with an idea. ... I saw opportunities opening up for me and immediately began contemplating innovative ways to do things and bring solutions to the community who were walking long distances to access the service. The business was challenging

but I was optimistic and sought ideas from colleagues operating such business and replicated their good business practices. I dedicated a specific part of my day to finding inspiration for new solutions. Slowly, I kept forging ahead and learning more techniques as my business grew (BW001, Kakamega County).

The foregoing citation shows the critical role of being creative and flexible or adaptable in business operation. This was emphasized by one business owner who stated that:

When they start a business, entrepreneurs often need to multitask. Flexibility in your schedule, as well as in your thinking, is crucial to continue growing in challenging situations. To increase your adaptability, you can approach all activities with an open mind and stay ready to change your ways if necessary (BOV09).

The entrepreneurs who reported high levels of creativity were progressing well in their business and making enhanced profits because their ability to switch business in challenging situations.

3.2.4. Goal-Oriented and Resilient on business turnover

Having adaptability skills means be open and willing to learn new things, take on new challenges and adjust to suit transitions in the workplace.

One business owner averred that:

In my business, I usually accept the erratic profits that I get on a daily, weekly or monthly basis. Some days and weekdays are never similar but I have to firmly believe it's possible to improve my life situation and live life as it comes. I also interact with my peers through women groups and I notice that everyone has own unique ability to learn, grow, adapt, and succeed. (BOV07,09,23).

The foregoing citation indicates that worker with an entrepreneurial mindset possess a set of beliefs, thought processes, and ways of viewing the world that drives entrepreneurial behavior. Such an entrepreneur really believes that life has ups and downs but one should never give up. Thus it is apparent that entrepreneurs succeed like they do because they think, act, and view the world differently from most people.

A business woman around Luanda Market in Vihiga County averred that:

In my business, I always attempt to focus on how to keep on doing better and providing good service to my customers. It is not easy but I have to get my goal right. To succeed, I really minimize banking on wishes and dreams—I really have goals and plans. To be above the rest in the current competitive market, I really set my goals that are specific to the days when we have market days in Luanda and put in place goods and services commensurate to my resource endowment.

Another Business operator opined that:

The marketing strategies and goals need to be relevant to the enterprises being pursued and time sensitive given the fluctuating nature of income that largely depend on market days. In Luanda Market, for example, the two main market days are Monday and Thursday hence one must be strategic on the time to start and maximize on the peak days of the week.

One of the messages coming out of this quotation is that one should never be afraid of failure whatever the circumstances. Failing at something certainly doesn't mean that you're a failure—just that something didn't work out as you'd hoped, and you need to try again. As the saying goes, failing is not the end of cooking. This is a very special measure of resilience.

Resilience is the ability to bounce back from setbacks and challenges. Resilience is an important quality for entrepreneurs as they inevitably face obstacles and challenges in the business. Writing on the need to have perseverance and resilience, a business woman in Machakos averred that:

In my business, there are many instances when I have to persevere in face of challenges and uncertainties while growing my business. I am sometimes forced to have positive attitude that things will be better. This attribute has enabled me to boost my business despite the turbulence existing at the time. I consult with my peers who also encourage me to move forward.

The foregoing attitude of perseverance and resilience makes a significant contribution to business growth of women operating SMEs. Entrepreneurial mind-set and resilience help women build strong networks which help their business grow by providing access to networks and resources, guidance and support.

At individual level, developing one's resilience is one of the best things one can achieve for business growth and turnover. It is a key factor in the success of any business as it allows entrepreneurs to persevere in the face of adversity. Individual resilience and entrepreneurial mindset have a positive impact on access and control of resources by women managing Small Medium Enterprises. One participant averred that:

Speaking about my own experience, resilience has helped me to stay focused as running a business can be very demanding as a hustler and sometimes one might give up. I used to feel like giving up but made quick decisions to stay in my present business. By reflecting on failure situations in the past made me stay focused on my goals no matter the obstacles

faced.

The foregoing shows that resilience helped women entrepreneurs take risks as risk taking is essential for the growth of business. Resilient entrepreneurs are more likely to take calculated risks, knowing they can handle the challenges and obstacles encountered.

Financial resilience, on the other hand, is the ability of a business to withstand financial shocks and challenges and continue to operate. Financial resilience is important for all business sizes but it is especially critical to small Medium Enterprises as they are financially vulnerable compared to larger businesses as the resources are minimal in times of crisis. One-woman participant from Luanda, Vihiga stated that:

Financial resilience during the period of COVID-19 pandemic helped my business to weather financial storms, a business that is financially resilient is less likely to be forced to close its doors during a financial crisis. Businesses that are financially resilient continue to grow and operate even when the economy is struggling.

Financial resilience helps entrepreneurs take advantage of opportunities. A financially resilient business is more likely to have access to resources to invest in opportunities which leads to increased sales, profits and growth of the business.

Financial resilience helps businesses attract and retain customers. Customers are more likely to conduct business with businesses that are perceived financially stable as they are more financially secure and less likely to incur losses.

Business resilience is the ability of a business to withstand and recover from shocks and disruptions. Small medium enterprises are more vulnerable to shocks and disruptions compared to larger businesses as they have fewer resources and less diversified operations.

Resilient businesses are more likely to survive disruptions thus continuing to operate and generate revenues. Resilient businesses continue to grow during periods of economic growth because entrepreneurs are able to seize new opportunities and expand their operations. Resilience businesses are able to bounce back from challenges and continue to grow.

Developing an entrepreneurial mind-set and building business resilience, women entrepreneurs can increase their chances of success and growth. Some of the scenarios found in resilience;

A woman in the metal recycling business faced a challenge when she lost her money due to a con artist in her previous women's group. She emphasised that the trainers should develop strategies for refunding the members' money, highlighting the importance of making sound decisions and overcoming obstacles.

When probed, women in Kilifi noted that resilience was a necessary component of entrepreneurial mind-set when she averred that:

A businesswoman in Bamba stated that one of the challenges in her business is selling perishable goods like tomatoes and mangoes, which tend to go bad easily if not bought on time, resulting in losses...the strategy was to sell the products on credit to avoid wastage and remain in business.

The finding on the effect of resilience and risk-taking is supported by a study by Nyabenge and Ivavo (2018) which established that an entrepreneurial mind-set enables women-managed SMEs to take calculated risks and bounce back from setbacks. This includes being willing to experiment with new ideas, learn from failures, and adapt to changing market. The case studies noted a few women practicing resilience in their businesses in almost all the counties.

The growth mindset was exhibited in some women entrepreneur in the same Luanda Market in Vihiga County. She noted that:

A serious entrepreneur should believe she can grow as any other gender or other people, learn new things, and develop new skills. She contended that one needs to keep on hoping that despite the poor economic situation prevailing, one needs to operate business with some consistent effort for them to shape themselves into whomever they want to be.

The foregoing provides another good way of understanding women's mindset. She tends to believe that personal growth tends to create success. So, keep trying to improve yourself.

3.2.5. Communication and collaboration effect on business turnover

Communication skills are needed to speak appropriately with people whilst maintaining good eye contact, demonstrate a varied vocabulary and tailor own language to audience, listen effectively, present ideas appropriately, write clearly and concisely, and work well in a group.

Communication and collaboration critical to business success. FGDs in Machakos and Kilifi revealed that:

There's an African proverb that says, "If you want to go fast, go alone. If you want to go far, go together." The FGDs revealed that Great businesses require teamwork. The power of women organizations through CHAMAs has demonstrated that collaboration and communication through women groups has yielded very good results So, if you want to think like an entrepreneur, you need to think in terms of "we" instead of "I." This is the power of women

groups...

As a result, successful entrepreneurs think collaboratively and practice their leadership skills.

Risk-taking will offer the Possibility of high payoffs in munificent environments due to the heightened availability of resources. Small medium enterprises with a strong entrepreneurial mind-set are often characterised by high risk-taking in the interest of obtaining higher returns. The positive relationship between risk-taking and decision-making in small and medium enterprises propels the growth of the business. Risk-taking has a positive and significant connection with financial performance. Small and medium Enterprises facing decisions involving risk-taking are sensitive to growth, competition, and business risk.

Collaboration skills enable to successfully work toward a common goal with others. Most work environments require collaboration, so these skills are essential. These skills include understanding a variety of perspectives, managing priorities from everyone in the group, and meeting expectations as a reliable member of a team.

Reportedly, there are frequent transfers of trainers which seem to be an issue for the trained women groups and may need attention. Most women were curious about the evaluation of their trainers. The Earlier Motivation and Appreciation of the leadership of trained Women groups seems to be declining. There was a time they received branded merchandise like T-shirts, calendars, etc.

3.2.6. Risk-Taking and Risk Management on Business Turnover

Risk taking is the willingness to take challenges and opportunities to achieve a desired goal. Risk management is the ability to identify, assess, evaluate and control risks. Risk taking can lead to innovation and growth but can also lead to failure. Risk management helps reduce the likelihood of failures but can also prevent business from seizing opportunities that lead to growth. Risk taking and risk management will vary depending on individual business and the situation present.

There is a positive relationship between risk-taking and decision-making by women running managed SMEs. Women entrepreneurs exhibited a willingness to take calculated risks in their business ventures. They understood that risk-taking is essential for growth and seizing opportunities in a competitive market. Businesswomen who have an entrepreneurial mindset have a higher risk in terms of how businesses will perform in the interest of obtaining higher returns.

Women who received the training were willing to take loans and take risks that would boost their business. These women possessed a forward-thinking mind-set that embraced innovation and experimentation. They are not afraid to step outside their comfort zones and explore new business strategies or enter untapped markets. The entrepreneurial mind-set encourages them to view failures as valuable learning experiences rather than deterrents.

Entrepreneurial judgement of unique statements and uncertainties helped them to plan and be ready to take risks. They demonstrated a proactive approach to managing risks by conducting thorough market research, assessing potential outcomes, and developing contingency plans. The ability to evaluate and take calculated risks is a key driver of their entrepreneurial success, enabling them to adapt to changing circumstances and capitalise on emerging trends.

Women in Kilifi were taking risks as illustrated in this voice:

Entrepreneurs in Kilifi and Kakamega Counties reported cases of taking risks in their businesses. They plan for the unknown so they can make calculated decisions that are profitable for them and their business. To increase your risk-taking abilities, you can start considering your journey as a learning process, including the possible failures. You must keep your goal in mind and commit to persevering. It is essential to take some risks to differentiate from your competition and allow your business to succeed. Once you know how you can manage risk and grow from disappointments, you may become more comfortable and keep your business growing and posting profits.

Taking risks also mean that you need to be persuasive. Entrepreneurs know their business and how to talk about it to people. They need to persuade others to believe in their idea.

To improve your persuasion skills, learn about your listeners and adapt to their personalities. You can share a story to reach them on an emotional level and show your passion. If people can relate to your story, it creates a connection that can grow into loyalty, which is essential for your business's success. Another tip is to share your accomplishments and rely on facts to support your arguments and convince people.

The environment in which a business operates may have an effect on whether the trained women may take a risk or not.

A higher degree of risk in business does not necessarily mean a higher degree of profit. The profits are dependent on the behaviours and attitude you have on your business. Risk-taking and risk management are major concerns in SMEs, particularly in businesses that are sensitive to risk and competition. Some of the scenarios found in Risk-taking and Risk management.

Some women entrepreneurs responding on risk management noted that:

Mandy, a businesswoman running a salon, barber shop, and massage parlour in Masii, expanded her business by moving to a more strategic location on the main road. She took the risk of investing in additional services and plans to further expand by acquiring a massage seat. She manages risks associated with loans by involving her husband as a guarantor.

During the one on one interview, it was revealed that:

..... business owner mentioned how loans have allowed her to venture into different businesses. She started as a grocery owner and expanded to become a shop owner, boda-boda owner, and even invested in real estate (rentals). This demonstrates her willingness to take risks and manage multiple business ventures.... Mwanaamani took a loan for school fees and business expansion, indicating her willingness to take risks.

A focus group discussion revealed that women faced several challenges and needed to be resilient to cope.

Emily, the fruit vendor in Mumias town, mentioned that the high cost of living has greatly affected her business and makes loan repayments challenging..... Mama Caro who runs three different businesses observed that taking risks enabled her to take loans to invest in her businesses. After distributing the funds to her three businesses, some businesses were thriving better than others. For example, she faced difficulties in restocking her shop. She depicted an entrepreneurial mindset through a positive attitude, high self-esteem, and focus on the goals of the business before taking the risk.

The quote above shows that women are potentially risk-takers and understand that success or failure is part of the process and that both scenarios can provide useful lessons to grow business. The women were exhibiting risk-taking characteristics that assures the entrepreneurs that every idea, every strategy taken to solve the challenge brings one closer to the positive outcomes one aspires to attain.

3.3.3. Perceived Level of preparation in entrepreneurial mind-set

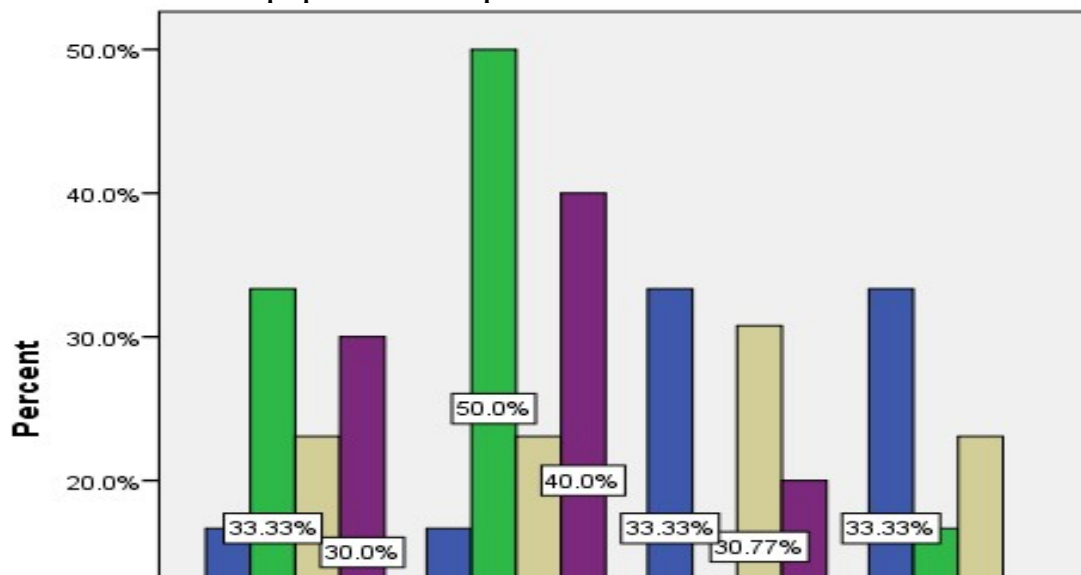


Figure 9: Entrepreneurial Mind-set Preparation by Study Locale

Some business owners were confined to running specific businesses due to the profit margins they get from the business. Having a clear set of values that helps an entrepreneur to understand what your business stands for.

One participant averred that:

My perceived entrepreneurial mind-set helped me to navigate cultural diversity, allowing me to leverage my unique cultural background to differentiate my businesses and attain enhanced business turnover. Cultural norms and values require me to be resilient since it played a dual role in both shaping and empowering me and other women in our group in their pursuit of success.

From the foregoing resilience and adaptability are deemed as important in running a business and decision-making on matters regarding how to run the business effectively. The photograph displayed on Figure 10.1 and 10.2 show a women entrepreneur attempts to arrange her wares to attract customers.



Figure 10.1 Businesswoman in Kakamega.



Figure 10.2 Businesswoman in Machakos

In some cultures, entrepreneurship is not considered a desirable career path for women, and women may lack support and opportunities to develop an entrepreneurial mind-set and access resources. Similarly, some cultures prioritize family responsibilities over business activities, which may limit women entrepreneurs' ability to focus on their businesses and access resources. Some of the scenarios found in cultural norms and values.

Introduction of new products and services and changing marketing strategies, introducing new business models, and introducing technology in a business environment depict an entrepreneurship mind-set. Some of the scenarios found in Innovation and Technology.

4. CONCLUSION AND RECOMMENDATIONS

4.1 Conclusions

The study sought to determine the extent entrepreneurial mind-set was a panacea to business turnover for women managed Small and Medium Enterprises (SMEs). First, regarding the effect of education and business training on business turnover, it is concluded that although the level of educational attainment and perceived intensity of training in business skills varied by location of study, their effects on business turnover was significant. Level of educational attainment and intensity of training of women entrepreneurs improves access to resources making them more likely to access credits, loans and markets. Women who received training are more likely to survive and grow their business compared to women who did not receive training. Although training received from KWFT programs focused on financial management, record keeping, loan repayment, the level of coverage was rated as low although the initial training has significantly contributed to their business acumen. The participants felt that intensive coverage of key financial business management and soft skills would have assisted them to acquire skills required to operate their business effectively. Additionally, training women on financial management would enabled them to make sound financial decisions and manage their finances efficiently. Training on record keeping and budgeting helps women entrepreneurs to keep a track record of growth and performance of businesses. Providing women entrepreneurs with knowledge, skills and tools that help their businesses succeed, can help them overcome challenges and grow their business. The positive attitude and behaviour of trainers during the training sessions have been instrumental in motivating women to attend and seek further training.

It can also be concluded that exposure and training in various aspects of soft/life skills was another component of entrepreneurial mindset that would effectively prepare women entrepreneurs to manage their businesses and yield enhanced turnover. The skills such as risk-taking and risk management, resilience, communication and collaboration, and team work were found to be crucial components. Risk-taking and risk management was seen to be essential among women who mastered the skills. Women who exhibit resilience and make sound decisions were more likely to experience strategic growth and success in their businesses. They demonstrate a willingness to take calculated risks, view failures as learning experiences, and manage risks effectively. The study revealed that the majority of women who received training were willing to take loans and take risks that will boost their business. Some women entrepreneurs were able to step outside their comfort zones and explore new business strategies and also venture in untapped markets. The ability to evaluate and take risks contributes to their entrepreneurial success and enables them to adapt to changing circumstances.

Moreover, the findings emphasise the significance of decision-making in business on access and allocation of resources. Women entrepreneurs with an entrepreneurial mind-set make informed and strategic decisions on how to distribute their resources. Women entrepreneurs demonstrated decision making by understanding their finances, profits and expenses. The study reveals that the majority of women entrepreneurs were able to make solid decisions individually and with the help of their partners. Businesses involving joint decision making were

demonstrating significant growth compared to individually made decisions. Joint decision propelled businesses to the next level as they were willing to take risks, analyse profits and expenses and invest in business.

4.2. Recommendations

1. Training providers should ensure the interventions are done uniformly across the intended beneficiaries so that there is no disparity in preparation in terms of lifelong learning follow –up mechanisms.
2. The Kenya Women Microfinance Trust Bank (KWFT) should make a training policy shift for all intervention components to review and standardise a comprehensive training model that cover various aspects of business skills development.
3. There is an urgent need to provide soft skills in the long life training model. The areas that need consideration are creativity and problem solving; communication and collaboration, networking; flexibility and resilience; curiosity, creativity and reflection; information management, amongst others.
4. Programmes that offer interventions for business growth, enhanced business turns over and overall socio-economic empowerment should adopt an entrepreneurial mindset which is a blending of technical training and appropriate soft skills components of lifelong learning.

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Biography of Prof. John Aluko Orodho, Principal Investigator



Professor John Aluko Orodho is currently the Principal Investigator in the Bill and Melinda Gates (BMG) funded Project entitled Impact of Lifelong Learning on Women Managed Small and Medium Enterprises (SMEs): The case of Kenya Women Micro Finance Bank (KWFT). He received his PhD Degree in Curriculum Studies and Statistics (Kenyatta University) Masters of Education MED (Kenyatta University) and Bachelor of Education, BED (Upper second Class Hons, Physics, Mathematics and Chemistry) (University of Nairobi), Kenya. His research interests are in interdisciplinary areas of STEAM. He has steadily risen from the position of Junior Research Fellow (JRF), Research Fellow (RF), Senior Research Fellow (SRF) to the current rank of Associate Research professor of Curriculum Studies and Statistics. He has over forty years of experience working in various institutions and universities in Kenya and East Africa. He has published over 100 articles in peer review journals and several textbooks currently being used in secondary schools in Kenya and universities in Africa. He has been honoured by being ranked as one of the top 200 Kenyan Scientists in 2023 as shown in the attached Link: [mpdf.p](#).

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